Continuation of U.S. Patent Appln. Ser. No. 09/876,762
Preliminary Amendment
Attorney Docket No. 72167.000630
July 10, 2007

AMENDMENTS TO THE CLAIMS:

Please cancel claims 1 through 43 and add new claims 44 through 83. This listing of claims will replace all prior versions, and listings, of claims in the application:

44. (NEW) A method of conducting banking deposit transactions between a bank and its customers, the method comprising:

providing a computer enabled interface to a network to which customers of a bank have access;

transmitting deposit terms over the network to a customer, the deposit terms including value dates, tenors and rates at which the bank will execute a deposit for a given currency;

receiving a deposit request generated by the customer, the deposit request comprising a specific value date, specific tenor, specific rate and a principal amount of a deposit for the given currency; and

determining whether the deposit terms specified in the received generated deposit request are within predetermined parameters set up between the customer and the bank,

wherein the received generated deposit request is automatically executed if the specific rate in the generated deposit request is a live rate and the deposit terms are within the predetermined parameters,

wherein further the principal amount of the deposit is deposited by the bank at the specific value date, specific tenor and specific rate specified in the executed received generated deposit request in an account of the customer, wherein funds are transferred to the bank from or on behalf of the customer to settle the deposit according to settlement instructions communicated between the customer and the bank.

45. (NEW) The method of claim 44, wherein the funds are transferred to the bank to settle the deposit from multiple settlement accounts.

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46. (NEW) The method of claim 45, wherein the multiple settlement accounts comprise one or more currencies.

47. (NEW) The method of claim 44, wherein the principal amount and the interest generated by the deposit are deposited into a maturity account at the end of the term of the deposit.

48. (NEW) The method of claim 47, further comprising multiple maturity accounts.

49. (NEW) The method of claim 44, wherein the predetermined parameters comprise whether the customer generated the deposit request within a fixed amount of time following transmittal of the deposit terms to the customer.

50. (NEW) The method of claim 44, wherein the settlement instructions comprise standard default instructions established between the bank and the customer.

51. (NEW) The method of claim 44, wherein the settlement instructions are modified by the customer when selecting the deposit terms.

52. (NEW) The method of claim 44, wherein the settlement instructions comprise alternative instructions, wherein further the customer selects one of the alternative settlement instructions.

53. (NEW) The method of claim 44, wherein the settlement instructions are modified by the customer when selecting the deposit terms.

54. (NEW) The method of claim 44, wherein the computer enabled interface is a secure interface.

55. (NEW) The method of claim 44, wherein transmitting the deposit terms further comprises transmitting the deposit terms in a rate table.

56. (NEW) The method of claim 55, wherein one axis of the rate table comprises currencies and another axis comprises tenors, the rate table being populated with rates corresponding to the currencies and tenors.

57. (NEW) The method of claim 56, wherein generating a deposit request comprises selecting by the customer the specific rate from the rate table, wherein the specific value

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date and the specific tenor are automatically generated from the rate table in response to the specific rate selected by the customer.

58. (NEW) The method of claim 56, further comprising displaying a rate table that was customized by the customer.

59. (NEW) The method of claim 58, wherein the customized rate table displays one or more of a plurality of currencies.

60. (NEW) The method of claim 59, wherein the plurality of currencies include major currencies and minor currencies.

61. (NEW) The method of claim 58, wherein the customized rate table displays a customized value date, the customized value date selected from a plurality of value dates.

62. (NEW) The method of claim 61, wherein the plurality of value dates include today, tomorrow and spot.

63. (NEW) The method of claim 58, wherein the customized rate table displays one or more of a plurality of tenors.

64. (NEW) The method of claim 63, wherein the plurality of tenors range from overnight one year.

65. (NEW) The method of claim 44, further comprising displaying an archive of all executed deposit requests.

66. (NEW) The method of claim 44, wherein a session comprises the time period starting when the customer logs onto the computer enabled interface and ending when the customer logs off of the computer enabled interface, the method further comprising displaying an archive of all deposit requests executed by the customer during the session.

67. (NEW) The method of claim 44, wherein the deposit request comprises a deal ticket, the deal ticket comprising fields containing data representing the specific value date, specific tenor and specific rate.

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68. (NEW) The method of claim 67, wherein the data in the fields of the deal ticket have been modified by the customer.

69. (NEW) The method of claim 67, wherein the deal ticket further comprises fields containing data representing a principal amount of the deposit.

70. (NEW) The method of claim 69, wherein the customer supplies the data representing the principal amount of the deposit.

71. (NEW) The method of claim 67, wherein the deal ticket further comprises fields containing data representing at least one customer account associated with the deposit.

72. (NEW) The method of claim 71, wherein the customer supplies data representing the at least one customer account associated with the deposit.

73. (NEW) The method of claim 72, wherein the customer supplies data representing a plurality of customer accounts associated with the deposit.

74. (NEW) The method of claim 44, further comprising acknowledgement of the deposit request.

75. (NEW) The method of claim 44, further comprising communicating with the customer through the computer enabled interface.

76. (NEW) The method of claim 75, wherein further communicating with the customer using a live chat feature.

77. (NEW) The method of claim 44, further comprising:

transmitting a first modified deposit request comprising first modified deposit terms over the network to the customer if any of the deposit terms in the received generated deposit request are not within the predetermined parameters; and

receiving acknowledgement of the first modified deposit request from the customer if the customer accepts the first modified deposit terms,

wherein further the first modified deposit request is automatically executed if the customer accepts the first modified deposit request in a predetermined period of time,

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wherein further the principal amount of the deposit is deposited by the bank at the specific value date, specific tenor, specific rate and principal amount specified in the first modified deposit request into an account of the customer, wherein funds are transferred to the bank from or on behalf of the customer to settle the deposit according to settlement instructions communicated between the customer and the bank.

78. (NEW) The method of claim 77, further comprising:

thereafter transmitting a second modified deposit request comprising second modified deposit terms over the network to the customer if the customer does not accept the first modified deposit request;

receiving acknowledgement of the second modified deposit request from the customer if the customer accepts the second modified deposit terms; and

thereafter automatically executing the second modified deposit request if the customer accepts the second modified deposit request in a predetermined period of time.

79. (NEW) The method of claim 78, further comprising communicating directly with the customer through the computer enabled interface if the customer does not accept the first modified deposit terms.

80. (NEW) The method of claim 79, wherein communicating with the customer comprises a live chat feature.

81. (NEW) A method of conducting banking deposit transactions between a bank and its customers, the method comprising:

providing a computer enabled interface to a network to which customers of a bank have access;

transmitting deposit terms over the network to a customer, the deposit terms including value dates, tenors and rates at which the bank will execute a deposit for a given currency;

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receiving a deposit request generated by the customer, the deposit request comprising a specific value date, specific tenor, specific rate and a principal amount of a deposit for the given currency; and

determining whether the deposit terms specified in the received generated deposit request are within predetermined parameters set up between the customer and the bank,

wherein the received generated deposit request is automatically executed if the specific rate in the generated deposit request is a live rate and the deposit terms are within the predetermined parameters,

wherein further the principal amount of the deposit is deposited by the bank at the specific value date, specific tenor and specific rate specified in the executed received generated deposit request in an account of the customer, wherein funds are designated by the customer to settle the deposit that comprise a principal amount and interest generated by a previous deposit of the customer with the bank that has matured.

82. (NEW) A method of conducting banking deposit transactions between a bank and its customers, the method comprising:

providing a computer enabled interface to a network to which customers of a bank have access;

transmitting deposit terms over the network to a customer, the deposit terms including value dates, tenors and rates at which the bank will execute a deposit for a given currency;

receiving a deposit request generated by the customer, the deposit request including a specific value date, specific tenor, specific rate and a principal amount of a deposit for the given currency;

determining whether the deposit terms specified in the received generated deposit request are within predetermined parameters set up between the customer and the bank; and

receiving instructions from the customer to rollover funds from a deposit of the customer with the bank that has matured to fund the current deposit request;

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wherein the received generated deposit request is automatically executed if the specific rate in the generated deposit request is a live rate and the deposit terms are within the predetermined parameters,

wherein further the principal amount of the deposit is deposited by the bank at the specific value date, specific tenor and specific rate specified in the executed received generated deposit request in an account of the customer.

83. (NEW) A method of conducting banking deposit transactions between a bank and its customers, the method comprising:

providing a computer enabled interface to a network to which customers of a bank have access;

transmitting deposit terms over the network to a customer, the deposit terms including value dates, tenors and rates at which the bank will execute a deposit in U.S. dollars;

receiving a deposit request generated by the customer, the deposit request including a specific value date, specific tenor, specific rate and a principal amount of a deposit in U.S. dollars;

determining whether the deposit terms specified in the received generated deposit request are within predetermined parameters set up between the customer and the bank; and

determining whether the deposit request has been made within a predetermined amount of time following the transmission of the deposit terms to the customer;

wherein the received generated deposit request is automatically executed if the specific rate in the generated deposit request is a live rate, if the deposit terms are within the predetermined parameters and the deposit request was made within the predetermined amount of time,

wherein further the principal amount of the deposit is deposited by the bank at the specific value date, specific tenor and specific rate specified in the executed received generated deposit request in an account of the customer,

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wherein further funds are transferred to the bank from a settlement account of the customer to settle the deposit according to settlement instructions communicated between the customer and the bank,

wherein further the principal and interest earned by the deposit are deposited into the settlement account following the end of the term of the deposit.

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